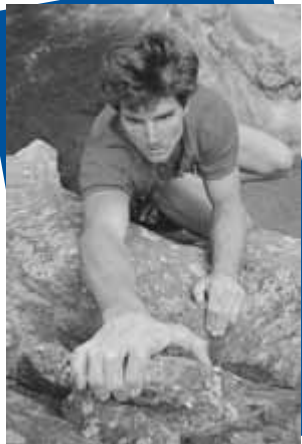


Completing the FAFSA

Don't let the challenge of filling out the FAFSA defeat you. Here are some helpful hints that will simplify the process.

What is the FAFSA?

The FAFSA is the Free Application for Federal Student Aid, and it's the form you fill out before you can qualify for any federal or state student aid. The financial information provided on the form will automatically be sent to the schools listed on the FAFSA and to KHEAA.



Where do you get the FAFSA?

The best way is to file the FAFSA online. You can complete a FAFSA online and send your data over the Internet at www.fafsa.ed.gov. A brochure titled *FAFSA on the Web* is available from the U.S. Department of Education (ED) by calling 800.433.3243.

You're less likely to make errors filing electronically because your answers are edited automatically. Also, you'll receive your report 7 to 14 days faster than you will with a paper FAFSA.

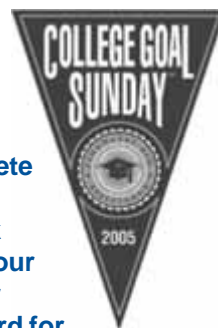
If you don't have a computer or access to one, check to see if the school you plan to attend has electronic FAFSA capability. If so, you should be able to apply through the financial aid office by filling out the FAFSA and bringing it to the school. The school can then enter your information and transmit it to the ED Central Processing System.

The paper FAFSA is available from college financial aid offices or by calling the ED toll free at 800.433.3243. If you want to be notified when your paper FAFSA is received, fill out the postcard in the FAFSA packet and put it in the return envelope with your FAFSA. When the application is received, the FAFSA processor will stamp

the card with the receipt date and location and mail it back to you.

The school's financial aid office uses the information on the FAFSA to determine whether you're eligible for need-based financial aid and, if so, for how much and what type. From this information, the school will create a financial aid package for you. Each college you list on the FAFSA will consider you for financial aid and will notify you of its decision in late spring or early summer.

At College Goal Sunday in January 2006, members of the Kentucky Association of Student Financial Aid Administrators will help students and parents complete the FAFSA. It will be held at sites across the state. Check www.kasfaa.com or watch your mailbox, local newspaper or guidance office bulletin board for more information.



Parents and students learning about the FAFSA at a College Goal Sunday session in February 2005.

KHEAA uses information from the FAFSA in making grant awards. As KHEAA receives data from the FAFSA central processor, students are sent grant notices instructing them to visit www.kheaa.com to learn their grant eligibility at all schools listed on the FAFSA.

Use the following steps to complete the FAFSA.

First: Decide if you will complete the FAFSA electronically or on paper.

Second: Gather documents you will need to refer to in completing the FAFSA. These include the following:

- Your Social Security card and driver's license.
- Your W-2 forms and federal income tax return.
- Your parents' W-2 forms and federal income tax return if you are a dependent student.
- Records of other untaxed income received such as Social Security benefits, Temporary Assistance for Needy Families (TANF) or veteran's benefits.
- Current bank statements and records of stocks, bonds or other investments.
- Business or farm records if applicable.
- Your alien registration card if you are not a U.S. citizen.
- A blank diskette if you are applying via *FAFSA on the Web*. You will need it to save your data.

Don't forget to:

- Read and follow the FAFSA instructions carefully.
- Submit the FAFSA **as soon as possible after January 1** to make sure you have the best chance of receiving aid for which you're eligible.
- Keep copies of your FAFSA and a record of the date you submitted or mailed it.
- If you need to make corrections on your FAFSA, follow the instructions on the Student Aid Report (SAR) you receive in the mail and return it immediately for reprocessing.
- Read financial aid award letters carefully and comply with requests from schools for clarification or additional information as soon as possible. Any corrections or additional information should be submitted to the Central Processor of the FAFSA forms, so KHEAA and the administrators of other financial aid programs will have the information too.

Other Financial Aid Applications

- ☐ Check with the financial aid office of the school you plan to attend to find out if you have to file any other applications.
- ☐ Read and follow directions. Filling out an application properly and neatly is important. You may be disqualified for failing to complete all questions, answering them incorrectly or missing the deadlines.
- ☐ Pay close attention to mailing addresses and filing deadlines.

Like the FAFSA, other application forms should be filed as early as possible.

- ☐ Keep copies of everything you mail and a record of the dates you mail the materials. You might want to send your materials by registered mail, return receipt requested.
- ☐ Find out about scholarships available in your community. If you think you may be eligible,

obtain and complete the appropriate application.

- ☐ Check the school's catalog or website for descriptions of any additional scholarships or financial aid for which you may be eligible to apply. Website addresses can be found in Part III.
- ☐ Apply, apply, apply. By applying for several types of aid, you increase your chances of receiving enough to pay your school costs.